Access
News on WCB products, programs, and services
December 2004

Grouping apples with apples

Customer service key in new approach to claims

On October 6, the WCB launched a new customer service initiative that takes an industry-focused approach to how claims and related health and safety services are allocated among WCB offices. As a result, this may affect which WCB office you deal with for your claims.

Rather than grouping claims by geographic location, as we have in the past, we are now aligning them according to industry. We are also forming industry teams at WCB area offices to support these groupings. For example, all construction claims and related prevention activity in the Lower Mainland will be handled by WCB teams in the North Vancouver office. By grouping claims this way, employers and workers will deal with assigned WCB representatives who know their industry and understand the issues relevant to their specific jobs and worksites.

This decision to group claims by industry was made after consultations with employers and workers. Through surveys and focus groups we heard repeatedly that you want us to provide specialized services that recognize the unique needs and issues in your industry. Grouping claims by industry and developing area office teams that offer integrated claims, prevention, compensation, return-to-work, and related services for specific industries allows us to be more responsive. As specialization grows over time, we will be able to improve and tailor the services we provide to you and your workers.

If you have claims that originated before October 6, these will continue to be handled by the WCB office and staff originally assigned to them. All claims reported after October 6 are being allocated on the basis of industry. If you have questions about this initiative or are unclear about which office is handling your claims and why, please contact the manager of your local WCB office.

For more information on industry grouping, please visit our web site at **WorkSafebc.com**.

Could you live on $847 a month?

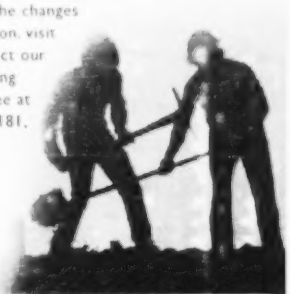
Personal Optional Protection benefits increased

If you were injured at work today, $847 is the amount you would receive if you had purchased the minimum $1,000 coverage from our Personal Optional Protection (POP) plan. For most people, that's simply not enough to make ends meet. The WCB recognizes this, and more importantly, we want to ensure that all our customers can meet their basic living expenses should an injury occur. After all, that's what POP is for. That's why, effective January 1, 2005, we're increasing the minimum monthly coverage to $1,500 a month.

POP is the WCB's insurance plan for partners and proprietors who are not covered by the *Workers Compensation Act*. Like worker coverage, POP provides income replacement benefits as well as medical rehabilitative, and vocational services to people who are injured at work. But unlike worker coverage, POP coverage requires applicants to select the amount of insurance they would like to purchase – an amount that should reflect their actual earnings.

Today, those who purchase the minimum $1,000 monthly coverage receive a monthly net benefit of $847 – an amount well below most people's income or basic living expenses. By increasing the minimum coverage to $1,500, we will also be able to increase benefits to approximately $1,180 a month. That means, if you have POP coverage now or in the future and you suffer an occupational injury or disease, your benefits will be much better aligned with the cost of living in B.C., as they are in most other provinces.

For more information about the changes to Personal Optional Protection, visit **WorkSafebc.com** or contact our Employer Service Centre during regular business hours toll-free at 1 888 922-2768 or 604 244-6181, Monday through Friday.



Maximum wage rate set for 2005

Workers' earnings are assessable up to a maximum wage per individual in any given year while working for the same employer. This amount, known as the maximum wage rate, is set by the WCB prior to the end of each calendar year.

In 2005, the maximum wage rate will increase to $61,300 per worker from $60,700 in 2004. That rate, divided by 12, will also determine the maximum allowable monthly coverage for Personal Optional Protection. In 2005, this amount will grow to $5,108 from $5,058.

In setting the maximum wage rate, the WCB considers, among other things, the annual average of wages and salaries in B.C. using previous year data from Statistics Canada.

The amount by which an individual's earnings exceed the maximum wage is known as "excess earnings," which may be deducted from total earnings to arrive at the assessable payroll for the year.

When reporting your annual payroll, be sure to check the maximum wage rate for the reporting year at **WorkSafebc.com** or on Line "I" of your Employer Payroll and Contract Labour Report.

Rate information packages mailed in November

Whether you're a long-standing employer or newly registered with the WCB, by now you should have received an information package about your 2005 rate.

In your package, you will find your base rate for next year. This is the rate charged to your industry based on its historical claims' costs. If you've been registered with the WCB for more than a year, you will also find your experience rating adjustment – that is, the discount or surcharge applied to your base rate to reflect your safety record. And, if your firm incurred any claims, your package includes the details of those claims.

While you receive your rate information in the mail annually, did you know you can access the same information online throughout the year? We maintain your complete rate information from 2000 and beyond, in a secured section of our web site. It's our way of helping you track your records safely and easily. To view your files, simply log on to **WorkSafebc.com**, select "View all available services" under WorkSafe Online Services, then "View rate information letters."

While you're online, be sure to visit our comprehensive rate section, where you can search base rates by classification unit or rate group, view the cost components and trends in your rate group, and use our calculator to estimate your experience rating for future years.

Why haven't I received a rate package?

If you opened your account after November 5, you registered after our annual mailing of rate information packages. Instead of the package, you should have received a letter that shows both your 2004 and 2005 rates. If you haven't yet received this information, please contact our Employer Service Centre during regular business hours toll-free at 1 888 922-2768 or 604 244-6181, Monday through Friday.

The value of your coverage explained in new certificate

In many jurisdictions around the world, workers can sue their employers for damages if they suffer work-related injuries or diseases. That's not the case in British Columbia, where employers are protected from potentially crippling lawsuits. Blanket protection is just one of many benefits of your WCB coverage, all of which are explained in further detail in the Certificate of Benefits and brochure you received with your rate information package. If you have questions about your coverage, feel free to contact us toll-free at 1 888 967-5377 or 604 231-8888.

Look for your Certificate of Benefits with your 2005 rate information package.

Access

December 2004

Access is published quarterly by the Communications Services Department of the Workers' Compensation Board of B.C.

This newsletter is also available electronically on the WCB web site at **www.worksafebc.com/publications/newsletters/access/**

Look for the next issue in March 2005.

WorkSafe

WORKERS' COMPENSATION BOARD OF BC

Communications Services
Workers' Compensation Board of B.C.
PO Box 5350 Stn Terminal
Vancouver, BC V6B 5L5